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1. (Currently amended) A method for consumer prescribing of personal data preferences comprising the steps of:

a) coupling an electronic consumer device to a computer of a business;

b) accessing a personal data preferences program of the computer by the consumer device;

c) recording personal data preferences identifying types of personal data of a consumer and privacy options associated with the personal data that limit collection, use, and dissemination of the personal data by the business as selected by the consumer via the consumer device by the computer;

d) coding selected personal data preferences by the computer;

e) downloading coded personal data preferences to the consumer device by the computer;

f) transferring the coded personal data preferences to a consumer storage medium by the computer; and

g) reading the coded personal data preferences from the consumer storage medium by a transaction computer during a transaction between the consumer and the business; and

h) limiting the collection, use, and dissemination of the personal data by the transaction computer in accordance with the coded personal data preferences.

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2. (Previously presented) The method of claim 1, wherein step a) includes coupling the consumer device to the computer via an electronic network.

3. (Original) The method of claim 2, wherein the electronic network is the Internet.

4. (Previously presented) The method of claim 1, wherein step d) includes coding the selected personal data preferences into a barcode.

5. (Previously presented) The method of claim 1, wherein step d) includes coding the selected personal data preferences into a magnetic strip readable format.

6. (Previously presented) The method of claim 1, wherein step f) includes transferring the coded personal data preferences to a magnetic strip on a card.

7. (Previously presented) The method of claim 1, wherein step f) includes transferring the coded personal data preferences to a key flock.

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8. (Original) The method of claim 1, wherein the consumer device is one of a personal computer, a personal digital assistance, and a cell phone.

9. (Currently amended) A method of encoding personal data preferences of a consumer for use during a purchase transaction comprising the steps of:

a) coupling an electronic consumer device to a computer of a business;

b) accessing a personal data preferences program of the computer by the consumer device;

c) permitting the consumer to select personal data preferences identifying types of personal data of the consumer and privacy options associated with the personal data that limit collection, use, and dissemination of the personal data by the business via the consumer device by the computer;

d) encoding selected personal data preferences by the computer; and

e) downloading encoded selected personal data preferences to the consumer device by the computer for later ~~use~~ downloading to a transaction computer during the purchase transaction to limit the collection, use, and dissemination of the personal data by the transaction computer in accordance with the encoded selected personal data preferences.

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10. (Original) The method of claim 9, wherein the consumer device comprises one of a personal computer, a personal digital assistant, and a cell phone.

11. (Previously presented) The method of claim 9, further comprising the steps of:

f) transferring downloaded encoded selected personal data preferences onto a code storage device, the code storage device being readable by a retail terminal during a purchase transaction; and

g) reading the downloaded encoded personal data preferences from the consumer storage medium by a transaction computer during the purchase transaction.

12. (Original) The method of claim 11, wherein the code storage device comprises one of a key flock, access card, and a barcode.

13. (Previously presented) The method of claim 9, wherein step d) includes:

encoding the selected personal data preferences into a barcode format.

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14. (Previously presented) The method of claim 9, wherein step d) includes:

encoding the selected personal data preferences into a magnetic strip readable format.

15. (Previously presented) The method of claim 9, wherein step a) includes coupling the consumer device to the computer via a network.

16. (Original) The method of claim 15, wherein the network comprises the Internet.

17. (Currently amended) A system for prescribing personal data preferences comprising:

a processing unit;

a network interface in communication with the processing unit and operable to be coupled to an electronic network; and

memory in communication with said processing unit and containing a plurality of instructions which, when executed by the processing unit, cause (a) an electronic consumer device to access a personal data preferences program via the electronic network; (b) allow a consumer via the consumer device to select personal data preferences identifying types of personal data of the consumer and privacy options

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associated with the personal data that limit collection, use, and dissemination of the personal data by the business; (c) convert selected personal data preferences into a personal data model; (d) code the personal data model in a format readable by a retail terminal during a purchase transaction to limit the collection, use, and dissemination of the personal data by the retail terminal; and (e) transmit coded personal data model to the consumer device, wherein the consumer device is operable to transfer received coded personal data model onto a personal data preferences storage medium of the consumer.

18. (Original) The system of claim 17, wherein said consumer device is one of a personal computer, a cell phone, and personal digital assistant.

19. (Original) The system of claim 17, wherein the coded personal data model is encoded into a barcode format.

20. (Original) The system of claim 17, wherein the coded personal data model is encoded into a magnetic strip format.